

Certificate Number: 14912-PAM-DE-031978824

Bankruptcy Case Number: 11-80497



14912-PAM-DE-031978824

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 3, 2018, at 11:46 o'clock AM EST, Edward Haggans completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 3, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor